

Fill in this information to identify the case:

Debtor 1 Gail Y Ford

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania (State)

Case number 20-21863-GLT

Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: PNC Bank, N.A.

Court claim no. (if known):  
7

Last 4 digits of any number you use to identify the debtor's account: 8749

Property address: 14 TRUMAN CIR  
MC KEES ROCKS PA 15136

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date \$: of this response is:

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09/01/2025  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$

c. **Total.** Add lines a and b.

(c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 **Gail Y Ford**  
First Name Middle Name Last Name

Case number (if known) **20-21863**

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

*Check the appropriate box:*

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X/s/ Whitney Springer**  
Signature

Date **September 10, 2025**

Print **Whitney Springer** Title **Bankruptcy Specialist**  
First Name Middle Name Last Name

Company **PNC Bank, N.A.**

**If different from the notice address listed on the proof of claim to which this response applies:**

Address  
Number Street  
City State ZIP Code  
Contact phone Email

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN OF PENNSYLVANIA  
PITTSBURGH

|                    |   |
|--------------------|---|
| IN RE: Gail Y Ford | Case No. 20-21863<br>Judge GREGORY L TADDONIO<br>Chapter 13 |
|--------------------|---|

CERTIFICATE OF SERVICE OF  
RESPONSE TO NOTICE OF FINAL CURE PAYMENT

I, the undersigned, hereby certify that, on September 10, 2025, a true and correct copy of the Response to Notice of Final Cure Payment was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: DENNIS J. SPYRA  
Trustee: RONDA J. WINNECOUR  
Office of the United States Trustee

Further, I certify that, on September 10, 2025, a true and correct copy of the Response to Notice of Final Cure Payment was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Gail Y Ford                      14 Truman Cir Mc Kees Rocks, PA - 15136

By: /s/ Whitney Springer  
Whitney Springer  
PNC Bank, N.A.  
PO Box 94982  
Cleveland OH 44101  
855-245-3814